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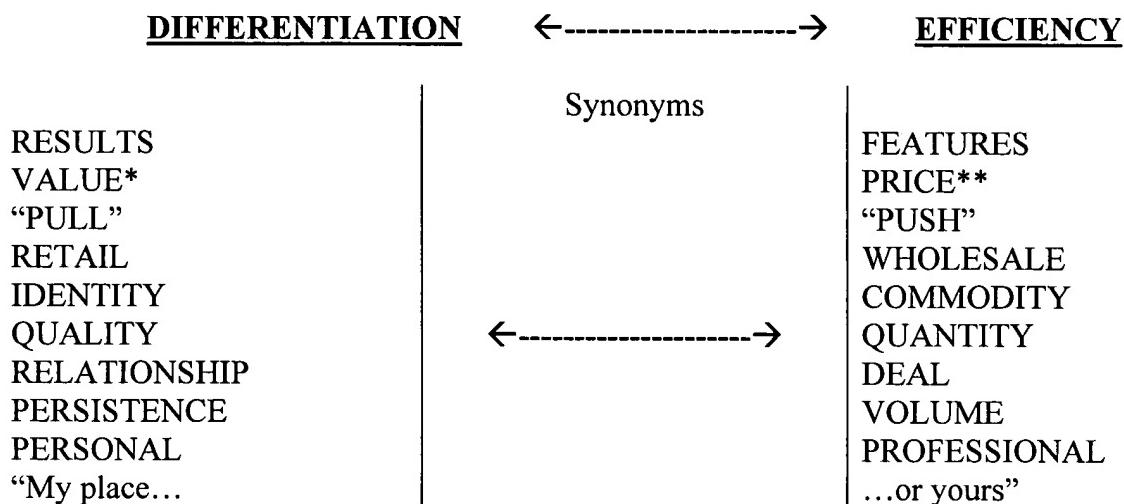
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FIG. 1

## PowerView™ Strategic Analysis

### “STRATEGIC SYONYMS”: Strategic Analysis for Real People

The Strategic Objective in PowerView is a complicated derivation of tactical analysis. To quickly get a “feel” for it’s position, consultants have conversations with members of management and they listen for these (opposing) terms. They, and now you, can quickly get a pretty good idea of the Objective, and of the Focus, too.



As an example, instituting a volume-based incentive compensation system weakens a “Differentiation” strategy; employees should instead be rewarded for client retention (persistence).

\*Better

\*\*as good, but Cheaper

FIG. 2

STRATEGIC SURVEY		Identify the optimal Strategic Index for your institution																																																																																	
		©2002 POMResearch																																																																																	
<p><b>Prospective clients choose us over our competitors because....</b></p> <p>By marking one box on each line, indicate the direction your business should go to achieve long-term success.</p>		<table border="1"> <tr> <td>So, our Strategic "Keyword" is:</td> <td>Strongly Agree</td> <td>Agree</td> <td>Strongly Agree</td> <td>Results</td> <td>We help clients achieve their goals.</td> </tr> <tr> <td>Our products are very flexible.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Value</td> <td>Our clients always get their money's worth.</td> </tr> <tr> <td>Our prices can't be beaten, for what we offer.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>"PUSH"</td> <td>Our professionals take our products to the market.</td> </tr> <tr> <td>We aggressively advertise our benefits.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Commodity</td> <td>The market is familiar with our products' benefits.</td> </tr> <tr> <td>The market knows we are strong and trustworthy.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Relationship</td> <td>"Once a client, always a client."</td> </tr> <tr> <td>We meet each client's special needs.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Volume</td> <td>We are a deal-oriented institution.</td> </tr> <tr> <td>We measure and reward repeat business.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Professional</td> <td>Our clients "hire" us, like a lawyer or doctor.</td> </tr> <tr> <td>We take care of clients as friends.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Inside</td> <td>Our facilities are a key part of our marketing.</td> </tr> <tr> <td>Our important business is done outside our offices.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Business</td> <td>We are a reliable partner in our clients' success.</td> </tr> <tr> <td>Our strength is a valuable asset to our clients.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Marketing</td> <td>We have a broad market communication strategy.</td> </tr> <tr> <td>We focus on one-on-one business development.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Skilled</td> <td>We are skilled at managing risks, one at a time.</td> </tr> <tr> <td>We diversify to control risk.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td>Design</td> <td>Our product line is complete, and "cutting edge".</td> </tr> <tr> <td>We are able to design a product for each client.</td> <td>&lt;&lt;</td> <td>&lt;&lt;</td> <td>&gt;&gt;</td> <td></td> <td></td> </tr> </table>				So, our Strategic "Keyword" is:	Strongly Agree	Agree	Strongly Agree	Results	We help clients achieve their goals.	Our products are very flexible.	<<	<<	>>	Value	Our clients always get their money's worth.	Our prices can't be beaten, for what we offer.	<<	<<	>>	"PUSH"	Our professionals take our products to the market.	We aggressively advertise our benefits.	<<	<<	>>	Commodity	The market is familiar with our products' benefits.	The market knows we are strong and trustworthy.	<<	<<	>>	Relationship	"Once a client, always a client."	We meet each client's special needs.	<<	<<	>>	Volume	We are a deal-oriented institution.	We measure and reward repeat business.	<<	<<	>>	Professional	Our clients "hire" us, like a lawyer or doctor.	We take care of clients as friends.	<<	<<	>>	Inside	Our facilities are a key part of our marketing.	Our important business is done outside our offices.	<<	<<	>>	Business	We are a reliable partner in our clients' success.	Our strength is a valuable asset to our clients.	<<	<<	>>	Marketing	We have a broad market communication strategy.	We focus on one-on-one business development.	<<	<<	>>	Skilled	We are skilled at managing risks, one at a time.	We diversify to control risk.	<<	<<	>>	Design	Our product line is complete, and "cutting edge".	We are able to design a product for each client.	<<	<<	>>		
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FIG. 3

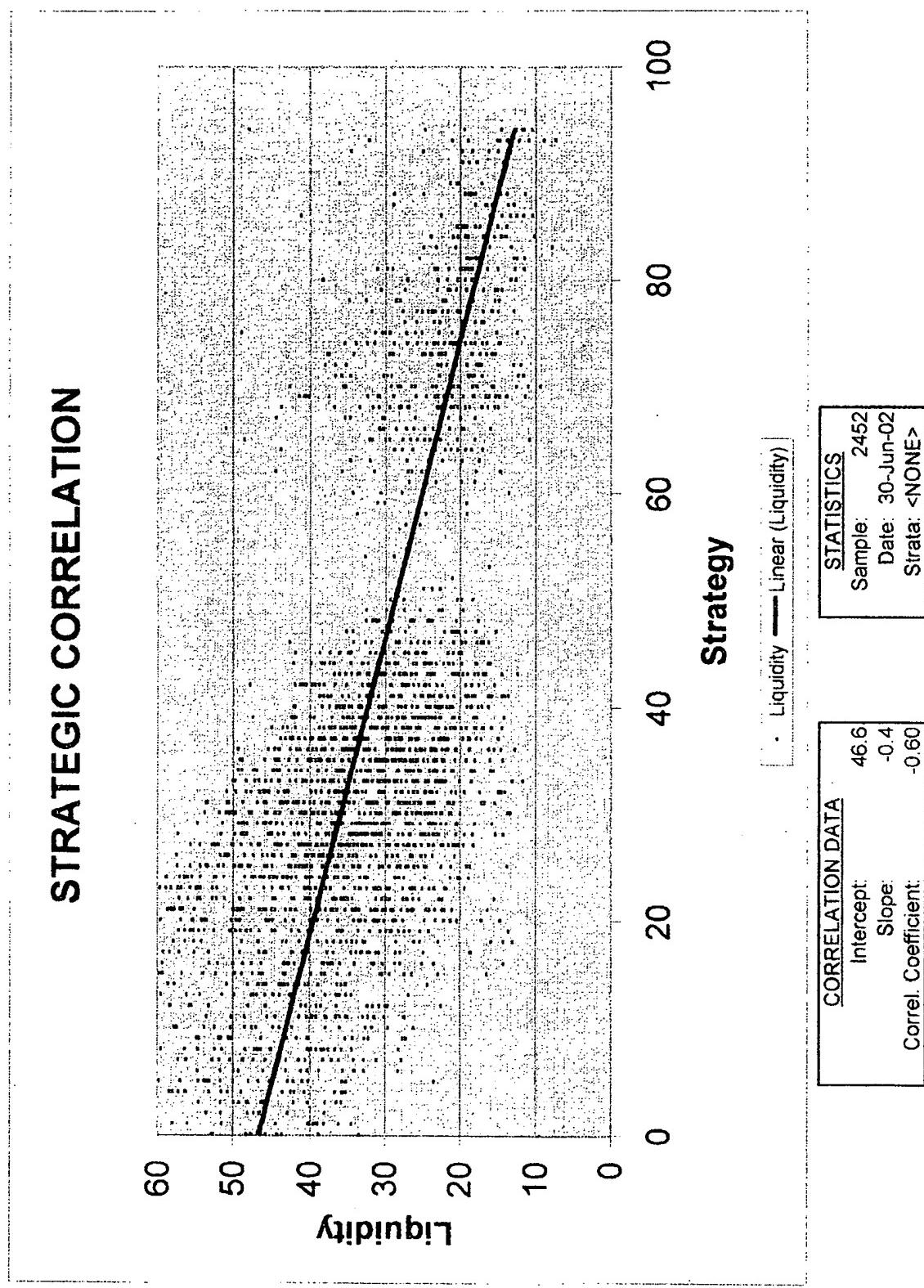
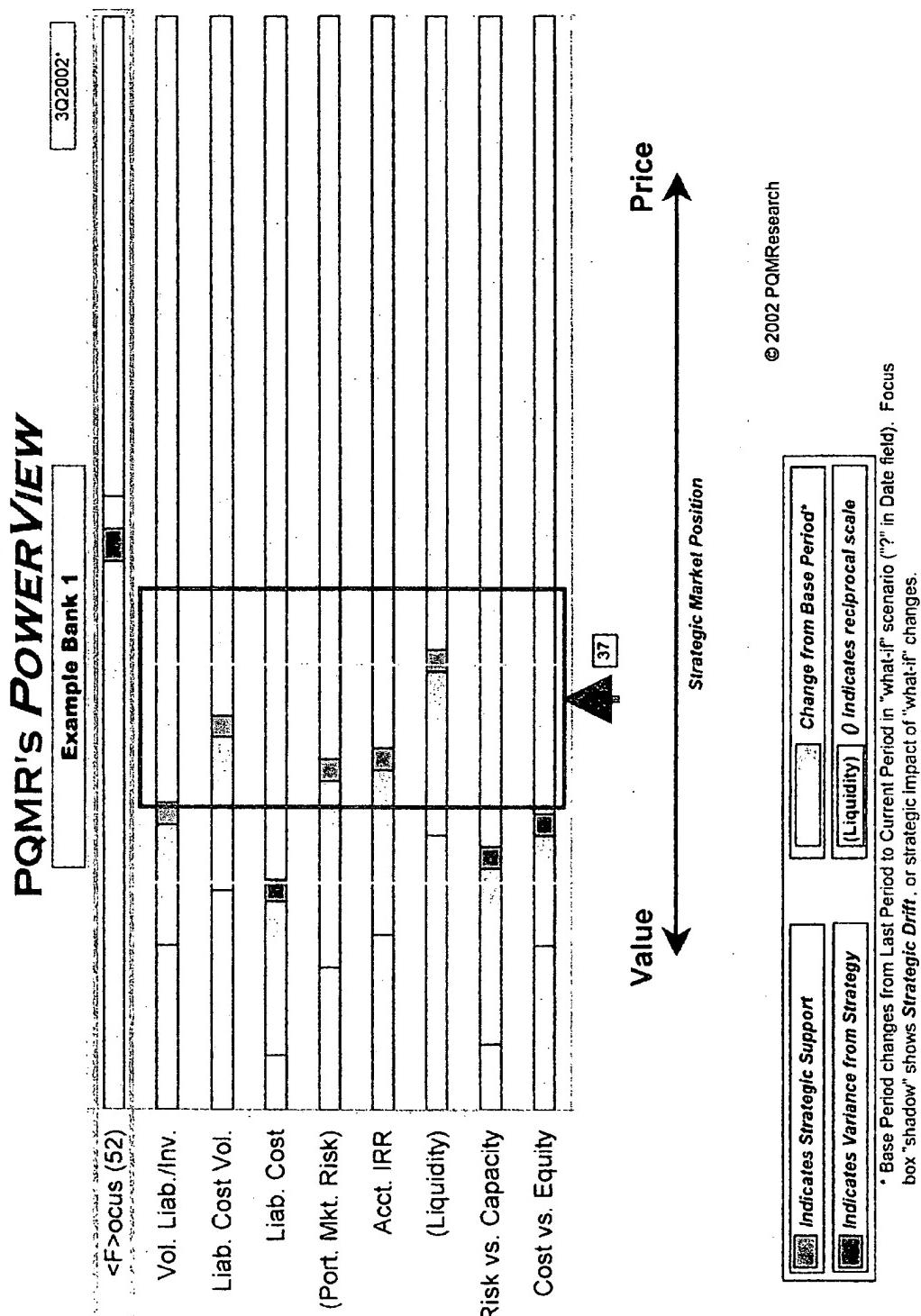


FIG. 4



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FIG. 5

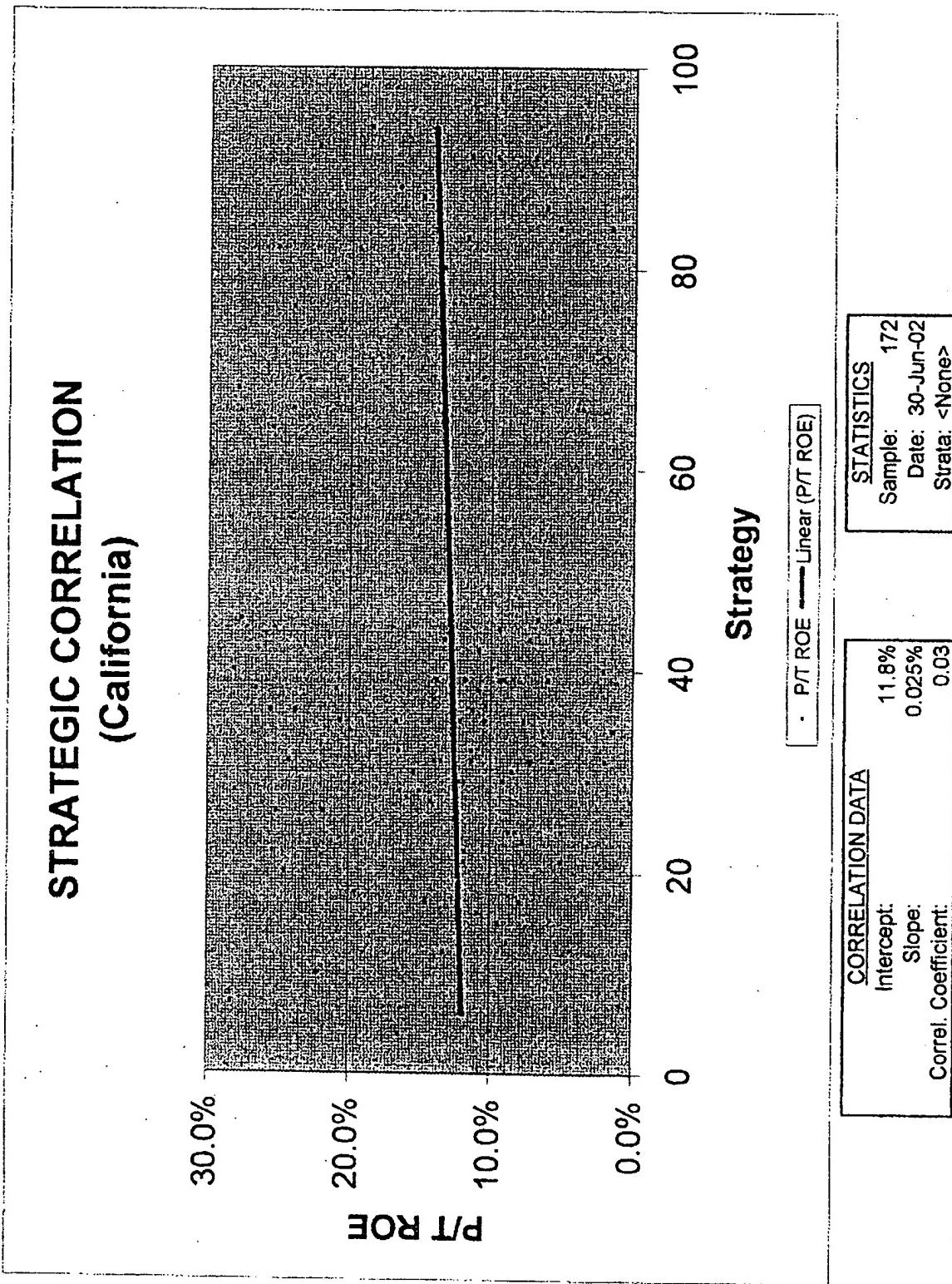
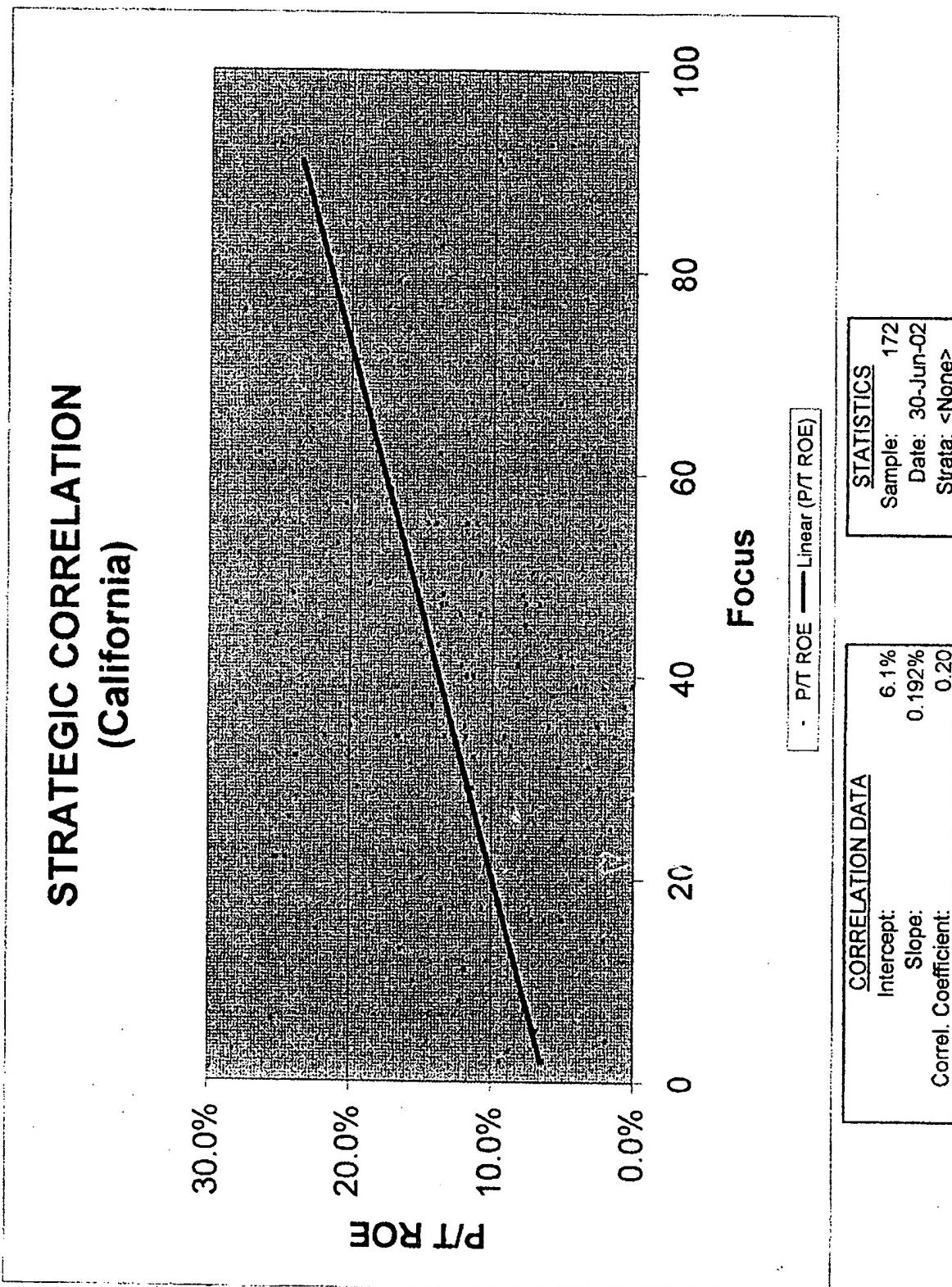


FIG. 6



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FIG. 7

	<u>Variable</u>	<u>FR&lt;3m.</u>	<u>3m&lt;FR&lt;12m.</u>	<u>Total</u>	<u>AFS</u>
<u>Cash &amp; DFB (demand)</u>				18,165	
CHANGE					CHANGE
NET				18,165	NET
<u>Interest-bearing Deposits</u>		0		0	
CHANGE					HTM
NET		0		0	CHANGE
<u>Investments - AFS</u>	6,000	2,963	10,889	87,073	
CHANGE	15,000	5,000	10,000	45,000	
NET	21,000	7,963	20,889	132,073	
<u>Investments - HTM</u>		0	0	0	
CHANGE					
NET		0	0	0	
<u>Loans</u>	146,087	97,681	21,930	281,919	
CHANGE	50,000	30,000	5,000	100,000	
NET	196,087	127,681	26,930	381,919	
<u>Other Assets</u>				10,044	
CHANGE		ROE Effect			
NET		8.0%		10,044	
<u>Fixed Assets</u>		\$4,038		10,573	
CHANGE				5,000	
NET				15,573	
<u>Core Deposits</u>	238,623	18,366	21,891	316,583	
CHANGE	50,000	15,000	10,000	75,000	
NET	288,623	33,366	31,891	391,583	
<u>Deposits &gt;\$100K</u>		19,937	13,730	37,281	
CHANGE		25,000	25,000	50,000	
NET		44,937	38,730	87,281	
<u>Borrowings</u>	0	55	23	78	
CHANGE				25,000	
NET	0	55	23	25,078	
<u>Other Liabilities</u>				3,646	
CHANGE					
NET				3,646	
<u>Capital &amp; Surplus</u>				23,395	
CHANGE					
NET				23,395	
<u>Undivided Profits</u>		ROE Effect		24,781	
CHANGE		8.05%			
NET		\$4,038		24,781	
<u>FAS 115 MTM</u>				2,010	
CHANGE					
NET				2,010	

FIG. 8

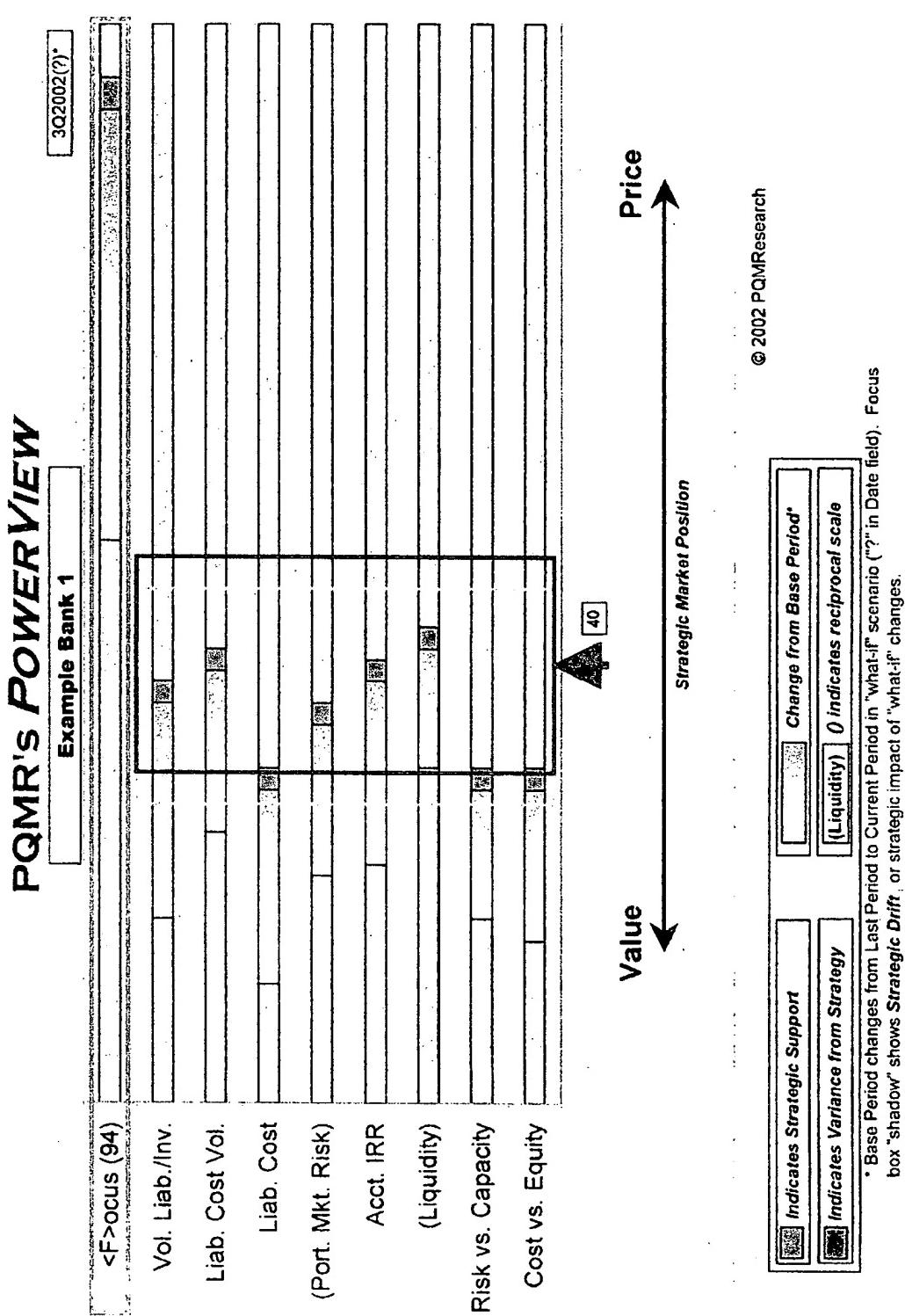
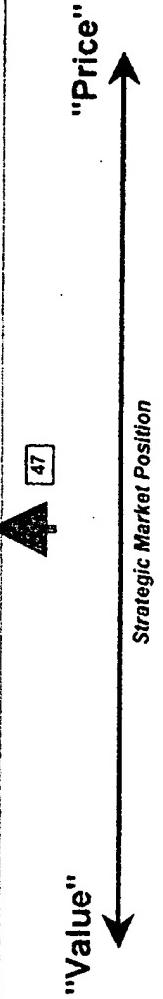


FIG. 9

PQMR'S POWERVIEW

Example Bank 2

3Q2002



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- Base Period changes from "Last Period" to "Current Period base case" in "what-if" scenario ("?" in Date field). Focus box "Shadow" shows *Strategic Drift of the base case vs. last period*, or strategic impact of "what-if" changes vs. current base case.

FIG. 10

PQMR'S POWERVIEW

## Example Bank 3

<F>ocus (62)

Vol. Liab./Inv.

Liab. Cost Vol.

Liab. Cost

(Port. Mkt. Risk)

Acct. IRR

(Liquidity)

Risk vs. Capacity	Low	Medium	High
Low	Low	Medium	High
Medium	Medium	Medium	Medium
High	High	Medium	Low

## Cost vs. Equity

DRAFT

Value

1

Strategic Market Position

<input type="checkbox"/>	Indicates Strategic Support	<input type="checkbox"/>	Change from Base Period*
<input checked="" type="checkbox"/>	Indicates Variance from Strategy	<input type="checkbox"/>	(Liquidity) 0 indicates reciprocal scale
<input type="checkbox"/>			

- Base Period changes from Last Period to Current Period in “what-if” scenario (“?” in Date field). Focus box “Shadow” shows **Strategic Drift**, or strategic impact of “what-if” changes.